

In re:  
Brenda Spearman  
Debtor

Case No. 22-10012-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Oct 20, 2022

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2022:

Recip ID	Recipient Name and Address
db	+ Brenda Spearman, 7183 N. 18th Street, Philadelphia, PA 19126-1501

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: gecsedl@recoverycorp.com	Oct 20 2022 23:57:44	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: TheMoneySourceBKNotices@nationalbankruptcy.com	Oct 20 2022 23:47:00	The Money Source Inc., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor The Money Source Inc. bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
DANIEL P. JONES	on behalf of Creditor The Money Source Inc. djones@sterneisenberg.com bkecf@sterneisenberg.com

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DENISE ELIZABETH CARLON

on behalf of Creditor The Money Source Inc. bkgroup@kmlawgroup.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MICHAEL SETH SCHWARTZ

on behalf of Debtor Brenda Spearman msbankruptcy@gmail.com schwartzmr87357@notify.bestcase.com

STEVEN K. EISENBERG

on behalf of Creditor The Money Source Inc. seisenberg@sterneisenberg.com bkecf@sterneisenberg.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

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**IN THE UNITED STATES BANKRUPTCY COURT**  
**FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Brenda Spearman

Debtor(s)

CHAPTER 13

THE MONEY SOURCE

Movant

vs.

NO. 22-10012 ELF

Brenda Spearman

Debtor(s)

Michael Prentice

Co-Debtor

11 U.S.C. Section 362

Kenneth E. West

Trustee

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The mortgage held by the Movant on the Debtor's and Co-Debtor's residence 7183 North 18<sup>th</sup> Street, Philadelphia, PA 19126 1
2. The pre and post-petition arrearage held by the Movant for the property shall be paid through Bankruptcy Case Number **21-13344 ELF**.
3. The Trustee shall not pay on Secured Creditor's Proof of Claim in Case # 22-10012 ELF.
4. Maintenance of current monthly mortgage payments to the Movant shall be maintained as well in Bankruptcy Case Number **21-13344 ELF**.
5. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.
6. In the event the automatic stay is terminated in Bankruptcy Case Number **21-13344 ELF**, Movant can seek the right to file Certification of Default immediately in this Bankruptcy case 22-10013 ELF.
7. Debtor shall retain the right to file an Objection to the Certification of Default.
8. If no objection to the Certification of Default is not filed, the Court shall enter an Order granting the Movant relief from the automatic stay and the stay provided by Bankruptcy Rule 4001(a)(3) is waived.

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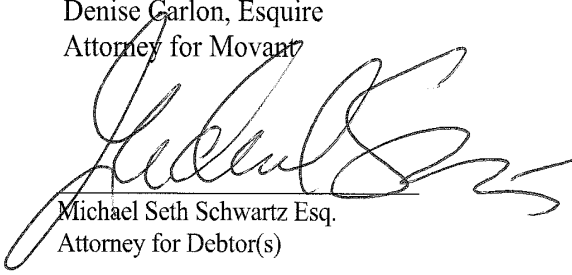
9. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.
10. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.
11. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.
10. The parties agree that a facsimile signature shall be considered an original signature.

Date: October 5, 2022

/s/ Denise Carlon, Esquire

Denise Carlon, Esquire  
Attorney for Movant

Date: 10/18/22

  
Michael Seth Schwartz Esq.  
Attorney for Debtor(s)

Date: 10/19/2022


/s/ LeRoy W. Etheridge, Esquire for \*

Kenneth E. West, Esquire  
Chapter 13 Trustee

*\*no objection to its terms,  
without prejudice to any  
of our rights and remedies*

**ORDER**

Approved by the Court this 20th day of October, 2022. However, the court retains discretion regarding entry of any further order.

  
\_\_\_\_\_  
Bankruptcy Judge  
Eric L. Frank